

REMARKS

Claims are rejected and pending. Applicant has amended the Claims and respectfully requests reconsideration and withdrawal of all rejections.

Responsive to the rejection of Claims 1-6, 8, and 10-20 under 35 U.S.C. §103(a) as being obvious over the combination of Lockwood (U.S. Patent No. 4,567,359) in view of "Insurance Services of America" and in further view of "Volunteers Insurance Service" in further view of Anderson (U.S. Patent No. 6,144,959), Applicant submits that the amended Claims are distinguishable over any combination of the prior art. Lockwood features a system for automatically dispensing information, goods and services to a customer on a self-service basis including a central data processing center in which information on services offered by various institutions in a particular industry is stored. "Insurance Services of America" and "Volunteers Insurance Service" disclose web page advertisements that generally relate to insurance coverage for individuals. Anderson discloses a system for managing user accounts.

"Insurance Services of America" and "Volunteers Insurance Service" disclose advertisements that generally relate to insurance coverage for individuals from web print outs dated in 2004. Therefore, they do not qualify as prior art against the present application which was filed in 2000. The Internet Archive Wayback Machine does not indicate any specific publication date for either reference. Even assuming that the information was accessed on the date indicated in the bottom URL line, there is no indication that the information was indexed and searchable in such a way to qualify as a printed publication. The Federal Circuit's en banc decision in *SRI International v. Internet Security Systems, Inc.* (511 F.3 1186, 85 USPQ2d 1489) requires that an internet web page be "indexed or cataloged in a meaningful way to enable a person of ordinary skill to locate" the reference (see at 1195). Nothing in the record or at the Internet Archive Wayback Machine web site indicates that either web page was able to be found on the internet by one of ordinary skill prior to the critical date of the present application. Further, as the Internet Archive Wayback Machine is not the publisher of either of the cited references, and according to its own terms can not authenticate its contents since it receives the data from third party contributors. For all of these reasons, Applicants submit that the 2004 print outs of the "Insurance Services of America" and "Volunteers Insurance Service" references do not constitute prior art.

Claim 1 calls for computer network system for generating insurance quotes, rates, and applications, including for ministry-specific coverages, for ministries and religious institutions upon input of information related to such ministries and religious institutions by a user, so that when the user is determined to be an insurance agent it then generates a series of menus, at least one of the menus includes a user edit screen enabling the agent to edit, save, and retrieve stored input information. Claim 2 provides for a method of generating ministry or religious institution insurance quotes and rates, including for ministry-specific coverages, upon input of ministry or religious institution related information by a user, so that when the user is determined to be an insurance agent then the method includes generating a series of menus, at least one of the menus including a user edit screen enabling the agent to edit, save, and retrieve stored input information. Claim 3 provides for a machine-readable program storage device for storing encoded instructions for a method of generating ministry or religious institution insurance quotes and rates, including for ministry-specific coverages, upon input of ministry or religious institution related information by a user, so that when the user is determined to be an insurance agent the method includes generating a series of menus, at least one of the menus including a user edit screen enabling the agent to edit, save, and retrieve stored input information.

Unlike the cited references, the amended Claims call for the ability of the user, when identified as an insurance agent, to access a menu allowing for the editing of input information. Even though Anderson generally relates to allowing an authenticated user to access administrative functions, Anderson contains no provision for distinguishing insurance agent users from other users, and providing such an edit screen menu to the agents. While it might be possible to enable the system taught by Anderson to provide access to such menus, there is no teaching or suggestion in the prior art directing such action. Nothing in the cited prior art renders obvious the system and method of the present invention that involves gathering data on ministry-specific coverages including information regarding activities including at least one of camps, schooling, daycare, counseling programs, and foreign mission operations so that a policy may be calculated and issued to the ministries and religious institutions.

Responsive to the rejection of Claim 7 under 35 U.S.C. §103(a) as being unpatentable over Lockwood in view of "Insurance Services of America" and further in view of "Volunteers Insurance Service" and in further view of Gardner (U.S. Patent No. 6,058,391), and Claim 9 over the Claim 1 references in further view of Ballantyne (U.S. Patent No. 5,867,959), Applicants

submit for the reasons stated above, the amended Claims are distinguishable over any combination of the cited prior art.

Applicant submits that no combination of the cited prior art teaches or suggests the subject matter of the amended Claims. Therefore, the pending Claims are in a condition for allowance, and such action is earnestly solicited.

CONCLUSION

Applicant believes that the application, as amended, is now in allowable form and action toward that end is respectfully requested. If any issues remain that can be resolved by telephone, Examiner is invited to call the undersigned attorney.

In the event that Applicant has overlooked the need for an extension of time, an additional extension of time, payment of fee, or additional payment of fee, Applicant hereby conditionally petitions therefore and authorizes that any charges be made to Deposit Account No. 02-0390, BAKER & DANIELS.

Respectfully Submitted

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